



Gender Assessment for USAID/Jordan

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The Women in Development (WID) IQC

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ACRONYMS AND ABBREVIATIONS

ADS	Automated Directives System
AMC	Ahli Microfinancing Company
ASEZ	Aqaba Special Economic Zone
AMIR	Achievement of Market-Friendly Initiatives and Results Program
BDS	Business Development Service
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
CIDA	Canadian International Development Agency
CSP	Country Strategy Plan
DAC	Development Assistance Committee
D/G	democracy/governance
DHS	Department of Human Services
EGAT	Economic Growth, Agriculture & Trade
ERA	Equal Rights Act
FAO	Food & Agriculture Organization of the United Nations
FP	family planning
FTA	Free Trade Agreement
FY	fiscal year
GBI	Gender Budget Initiatives
GOJ	Government of Jordan
HH	household
HIV/AIDS	Human Immunodeficiency Virus/Acquired Immunodeficiency Syndrome
HPC	Higher Population Council
ICT	Information and Communication Technologies
IDB	Inter-American Development Bank
IDRC	International Development Research Centre (Canada)
IFES	International Foundation for Election Systems
ILO	International Labor Organization
IPED	Institute of Private Enterprise Development
IQC	Indefinite Quantity Contract
IR	Intermediate Result
IT	Information Technology
ITC	International Trade Center
IUCN	World Conservation Union
JACP	Jordan Access to Credit Project
JAFPP	Jordanian Association of Family Planning and Protection
JMCC	Jordan Micro Credit Company
JNCW	Jordan National Commission for Women
JOHUD	Jordan Hashemite Fund for Development
JPAP	Jordan Poverty Alleviation Program
JRF	Jordan River Foundation
JUSBP	Jordan-United States Business Partnership
MFI	Micro Finance Initiative
MFW	Microfund for Women

NAF	National Aid Fund
NCFA	National Council for Family Affairs
NDI	National Democratic Institute
NDS	National Development Strategy
NGO	Non-Governmental Organization
NRDC	National Resource and Documentation Center for Gender and Development
NRM	Natural Resource Management
OECD	Organization for Economic Co-operation and Development
PHC	Primary Health Care
PLWHAs	People Living With HIV/AIDS
PO	Program Office
PMP	Program Monitoring Plan
PRA	Participatory Rural Appraisal
QIZ	Qualified Industrial Zone
RFA	request for assistance
RFP	request for proposal
RH	reproductive health
RSCN	Royal Society for the Conservation of Nature
SME	Small and Medium Business Enterprises
SO	Strategic Objective
STD	Sexually Transmitted Disease
TA	technical assistance
TIFI	Trade, Industry, Finance and Investment
UN	United Nations
UNICEF	United Nations Children's Fund
UNDP	United Nations Development Program
UNFPA	United Nations Population Fund
UNIFEM	United Nations Development Fund for Women
USAID	United States Agency for International Development
VAW	Violence Against Women
WEIPA	Water Education and Public Information Activity
WHO	World Health Organization
WID	Women in Development
WTO	World Trade Organization
ZENID	Queen Zein Al Sharaf Institute for Development

I. Introduction

At the request of USAID/Jordan, and in preparation for their new Country Strategy 2004-2009, a team of consultants from the Short Term Technical Assistance and Training Task Order under the WID IQC was invited to conduct a gender analysis of the Mission's portfolio including its three Strategic Objectives (SOs) and the programs that are being implemented to achieve these SOs.

Specific objectives of the scope of work are:

- Assessing the Mission's present and proposed country strategy and its gender implications.
- Assessing possible entry-points for gender integration in the new strategy. The gender analysis is to be organized and shaped by:
 - USAID/Jordan Results Framework;
 - Agency and Mission's approach to mainstreaming gender; and,
 - USAID's evolving 2004-2009 Strategic Plan.

The analysis was carried out between January 20th and February 6th 2003. The analysis involved review of Mission documents, review of reports and studies, discussions with the Program Office and members of the Strategic Teams and interviews with government officials, NGOs and project implementers. The team also conducted a few site visits to meet beneficiaries of USAID-funded activities. Given the rapid assessment nature of this gender analysis, this report's recommendations provide a broad outline for guidance to the Mission and its SOs as they operationalize their new strategy.

USAID/Jordan has integrated gender in many of its activities. The objective of programs within the Mission is to support the development of an enabling environment for increased economic growth and a better quality of life for all Jordanians. Gender impacts are a central crosscutting consideration in programming and results and this is evident in USAID's planning. The willingness to address gender as an integral part of its program is demonstrated by the generous collaboration of the SO teams, Mission staff and partners with the gender analysis team and by their interest in exploring the impact of gender on their programs and the means for incorporating issues into their activities.

This report is in five parts:

- Section II provides an overview of the current socio-economic context of Jordan and the crosscutting issues that form challenges for the country in the coming decade.
- Section III provides an overview of the current USAID requirements for incorporating gender into USAID programs.
- Section IV discusses the status of Jordanian women.
- Section V addresses the gender issues in USAID/Jordan's programs by SO and provides recommendations

- Section IV delineates the next steps for gender mainstreaming for USAID/Jordan.

II. The Development Context

Jordan faces enormous challenges in the coming decade: the political developments that cannot be currently assessed, but which will, nonetheless, have a positive or negative impact on the country; the exploding population growth which is at approximately 5 million people today and is projected to be 10 million in 2026 at the current rate of growth; a water crisis that has plagued the country for decades and is a very serious resource issue Jordan faces that will only be exacerbated by the rapidly increasing population; and an economy that has experienced exceptional overall development and diversification, but which still has some ways to go to improve the quality of life and access to resources and services for all Jordanians.

Economic Growth and Development

Jordan's economic growth has undergone periods of strong, positive and promising growth offset by periods of slow and poor growth. The economic development process is invariably affected by political events in the area. Jordan experienced an average annual growth rate of 9.5% between 1975-1982, followed by an economic downturn between 1983-1991 caused by decreasing remittances from Jordanians working in the Gulf region and decreasing foreign aid. The Gulf war in 1991 had an adverse effect on the economy but it also led to a short-term boost attributable to Jordanians flowing back home from the Gulf with large amounts of capital.

Jordan's economy has shown remarkable positive signs despite the unsettling external environment. But the country's economy faces external and internal challenges that may constrain its growth. The continued unrest in the Palestinian Territories and Israel can limit foreign direct investment and uncertainty about future political development in Iraq, even in the long term, will impact economic growth. Iraq is Jordan's major trading partner and the sole provider of its petroleum resources. Domestically, a persistent budget deficit and a heavy external debt burden have a negative impact on Jordan's economy. Moreover, poverty and unemployment, especially among the youth, will increase income inequality which could cause socio-political unrest, and consequently challenge the government's development plans.

Jordan has many of the requisite internal conditions that allow for an economic take off including an educated population, an extensive infrastructure, a liberal economy in comparison to others in the region, and a willingness on the part of its government to undertake the necessary reforms to facilitate Jordan's full participation and contribution to the international economy. Additionally, Jordan's recent accession to the World Trade Organization (WTO) as well as its recently signed Free Trade Agreement (FTA) with the U.S. Government will provide it with the necessary, and in the case of the FTA, privileged access to new markets.

Poverty

Poverty is invariably the cause of poor health, inadequate education, large families, little income and no sense of the future. The World Bank estimated a provisional poverty line for Jordan of JD313.5 per capita per year and the incidence of poverty in Jordan is 11% of the total population. Although the highest incidence of poverty is in the governorates of Mafraq and Ma'an, the largest number of poor people live in the governorates of Amman and Irbid. The incidence of poverty is highest in households with the highest number of children: 46% in households with eight or more children. Moreover, 64% of the poor live in households with five or more children. Of the population that falls under the poverty line, 57% of households are headed by employed persons indicating that income poverty in Jordan is more attributable to low labor force participation and low wages than unemployment¹.

Youth

Jordan's population is very young with 29% of them under the age of nine and 23% of the population falling between the ages of 10 and 19. For the next few years there will be at least 130,000 new entrants into the education system, and at least 70,000 into the labor market per year. A central challenge for the Jordanian economy is to grow at a pace and style capable of generating sufficient employment for this constant influx of educated young people. Awareness of gender differences in roles, expectations, and resources for young people is an important component of defining effective responses to these problems. Developing a base of education and skills within the emerging workforce to support new investment and employment generation should not be limited to young men.

According to UNICEF's national survey on youth, a significant proportion of highly educated youth are not active in the labor force. The inactive youth are differentiated along gender lines and culturally defined gender roles. Whereas nearly all the 40.4% of inactive males are students, 25% of the 88.3% non-working young women do not work because of family responsibilities. Girls are also underrepresented compared to boys in vocational training programs and in sciences at the university level.

Young Jordanians' freedom of movement is very much a gendered reality. Young females experience significantly more restrictions in their mobility than young males. Restrictions on movement in the public sphere certainly impacts on access to opportunities for young females. Young people's access to institutions of higher education that are distant from their home communities is equally gender-based but also influenced by the socioeconomic level of their families.

Young people may be a source for re-definition of gender roles and expectations particularly through increased exposure to formal education. When surveyed on their views, Jordan's youth responded with somewhat traditional views regarding the process and distribution of responsibilities and decision-making in families. But with increasing

¹ Ministry of Social Development (Jordan), 2002. *Poverty Measurements in Jordan*.

education levels, young Jordanians are exhibiting a greater openness in their attitudes towards gender relations.²

The Government of Jordan's Program

In response to many of the issues facing the country, the GOJ has adopted the Social and Economic Transformation Program. This program is aimed at improving the quality and standards of living for Jordanians, to better address their basic social needs, provide them with better opportunities for finding new jobs and alleviating poverty. The program focuses on the following five main sectors:

- a. Human Resource Policies, Training and Employment: including general education, higher education, vocational education and technical training, culture and youth care.
- b. Basic Social Services: including health care, social development and poverty alleviation, water resources, agricultural sector, communication and information technology and civil defense.
- c. Structural Reform: including pension reforms, budget restructuring, restructuring of government lending institutions, deepening the capital market, and strengthening the autonomy of regulatory and monitoring institutions.
- d. Civil Service, Judicial and Administrative Reform: with the objective of improving the interaction of the citizens with government agencies.
- e. Legislative and regulatory framework: including establishing legislative, institutional and regulatory frameworks that will expedite the adoption of reforms in various areas.

III. Gender in Development

In its current Automated Directives System (ADS), USAID has instituted specific requirements to ensure that appropriate consideration is given to gender as a factor in development. The integration of gender considerations in development involves an understanding of the relationship between men and women in society, in terms of the roles they play, which are interdependent, and of the relationships of power between them and their differential access to resources. Both aspects of the definition of this relationship are important in applying gender analysis to development – different and interdependent roles, and relations of power and access to resources between men and women.

Gender refers to “the economic, social, political and cultural attributes and opportunities associated with being male and female.” (DAC Guidelines for Gender Equality and Women’s Empowerment in Development Co-operation. OECD: Paris. 1998).

From the point of view of development programming, the concern with gender integration focuses on **the impact of these relationships on program results**, and on

² Ibid.

the impact of the program on the status of women. The point is to look for the implications for men and women of any program or policy, and to make the needs and experiences of women and men an integral part of the design, implementation and monitoring. Gender integration, or gender mainstreaming, usually – but not always – involves a focus on women because women almost always are in a subordinate position in society. USAID pays attention to gender not only because gender affects program results but also to promote gender equality and empowerment of women.

Gender Integration means taking account of both the differences and the inequalities between men and women in program planning, implementing, and assessing. The roles and relations of power between men and women affect who does what in carrying out an activity, and who benefits. Taking account of the inequalities and designing programs to reduce them should contribute not only to more effective development programs but also to greater social equity. Experience has shown that sustainable changes are not realized through activities focused on women alone.

Gender Mainstreaming is the term adopted by the 1995 Fourth World Conference on Women in Beijing, to designate the methods and institutional arrangements for achieving gender equality. Gender mainstreaming goes beyond accounting for gender considerations in programs. Rather than regard gender issues as special interests to be taken up separately, gender mainstreaming is an approach that treats gender as a critical consideration in policy formulation, planning, evaluation, and decision-making procedures.

Like gender integration, gender mainstreaming refers to the practice of taking account of the differential roles of men and women and of the relationship and balance between them, but it also confronts the institutional structures that support this relationship. Gender mainstreaming involves the analysis of gender-based constraints and effects at all levels and the incorporation of this information into policy-making, decision-making, budgeting, and program design and implementation.

ADS Requirements on Gender Mainstreaming

ADS	The Strategy Cycle
ADS 201.3.8.4	Technical Analyses & Strategic Planning
ADS 203.3.4.3	Performance Monitoring Systems for SOs and Intermediate Results
ADS 201.3.12.6	Activity Design and Activity Approval Documents
ADS 302.5.14	Issuing RFPs
ADS 303.5.5b	Issuing RFAs

The present report deals with the first item, Technical Analyses and Strategic Planning. The ADS states, “gender analysis is a required component of technical analyses done for strategic planning and development of results frameworks.”

Gender Analysis refers to the socio-economic methodologies that identify and interpret the consequences of gender differences and relations for achieving development objectives. An examination of gender differences and relations cannot be isolated from the broader social context.

Differential access to and control over resources (land, labor, capital, produce, tools, knowledge, institutions, social networks) is an essential component of the analysis, as is the comparative participation of men and women in the exercise of power and decision-making. Collection of sex-disaggregated quantitative and qualitative data provides the empirical foundation for assessing potential impact of gender relations on the program, and the relative benefits to men and women.

The Gender Analysis is not a stand alone document. Gender integration means that gender analysis is a part of each sectoral assessment. This report is intended to provide the Mission with a sort of baseline and reference document, providing a broad overview of the status of women in Jordan and of key gender issues, supported by statistics and an accounting of the resources and programs of the government and NGOs.

Gender relations extend beyond the nuclear household into many social contexts, such as the extended family and community groups. Projects that integrate gender enable individuals to negotiate new information and behaviors against existing norms within different social settings. This is particularly true in the case of Jordan where everyday life and everyday decisions are undertaken by the extended family group. Investigating and understanding the nature of power structures and relationships within a household is essential for changing the behaviors of both men and women. This kind of information can inform program and projects designers, developers and implementers on the constraints they will face during the life of a project.

IV. The Status of Women in Jordan

Examining the status of women relative to men helps identify points at which gender relations may impact programming and may provide baseline measures for indicators for change in status. Government and donor initiatives alike are directed toward alleviating poverty and providing a safer, healthier and wealthier quality of life for people.

Jordanian women have achieved extraordinary advances over the past several decades. But large inequities persist, particularly in women's economic and political participation and in legal rights as they pertain to marriage, inheritance and divorce. The public sphere remains only partially accessible to women, which automatically limits their access to opportunities and knowledge and, consequently, economic and political power. Fortunately, this status quo can change over time and, globally, such social and attitudinal changes have occurred as a result of the demands engendered by the expansion of national economies. Gender is a dynamic factor in poverty reduction and development, and attention to the shifts in roles and in access to resources and power should be a part of development strategy and implementation activities.

Education

The educational outlook for both men and women is reasonably good in Jordan. Enrollment at the basic education level is almost universal. However, dropout rates for boys throughout the education cycle are higher for boys than for girls, leading to a higher proportion of girls (55%) than boys (45%) in the secondary cycle.

It is likely that girls and boys leave school for different reasons. Research on these reasons, taking account of gender differences, may be an important step toward improving the quality and the relevance of secondary education, and the retention rate. While girls may drop out of secondary school to get married, boys are more likely to drop out to seek employment. To what extent does the education system produce graduates with skills that match the needs of the labor market?

Schools are key institutions for transmitting cultural norms, including gender roles and expectations about behavior, as well as knowledge and skills. For example, at the upper secondary education level (Tawjihi), students must choose an academic stream. Girls tend to enroll in the literature/art stream while boys choose the science stream. These academic streams have gender implications for the labor market whereby an education in science (students can then go on to university and study computers or engineering) allows for job skills that better match the needs of the labor market.

Appropriate reform of the curricula and effective and pedagogically progressive pre-service and in-service training programs for teachers are important inputs into an education system that is responsive to the changing economic and social realities of life. An examination of the curricula and the teaching materials, as well a teaching styles in terms of the lessons transmitted about gender roles and relations could be an informative part of this reform agenda.

Employment and Labor

The relatively high levels of education enjoyed by most Jordanians have not translated into participation in the labor force for women. In 2001, only 11.9% of the female population of 15+ years old was economically active whereas the male labor force participation rate was 72%. The majority of women in the labor force (52.1%) are in formal sector salaried jobs, and 29.5% are in agriculture. The remainder are self-employed, primarily in the informal sector.

Educational attainment is a factor in formal sector employment for women. Seventy percent of women in the formal sector attended higher education institutions, compared to 10 percent of those in the informal sector, and 5 percent in agriculture.

Education Levels of Women in Three Sectors of the Labor Market

	No Education	Basic Education	Secondary Education	Higher Education
Formal Sector	1%	18%	11%	70%
Income generating businesses	13%	66%	10%	10%
Agriculture	40%	48%	5%	5%

The household size of employed women is significantly smaller than that of women who are not working with a mean size of 6.7 members, compared to 7.3 for women not in the labor force. Education is also a factor. Women with salaried jobs have the smallest households (6 members), while women working in agriculture have the largest households (8.2 members).

As in other countries, the combined impact of increased education for women, urban residence, and employment opportunities for women are evidenced in reduced family size and improved well-being. Given the gains made in access to education for girls as well as boys, this trend is likely to continue, to the extent that employment opportunities are open for women.

Women's participation in the labor force in Jordan is constrained by various gender specific barriers, including:

- cultural and class-based expectations about the appropriate roles for married women within the household;
- occupational segregation, whereby jobs are socially defined as appropriate for men or women;
- and, overall lack of jobs in the economy.

Additionally, in Jordan, female labor opportunities are constrained by perceived biological roles that exacerbate the gender differences in access to resources. For example, Jordan has "special benefit" laws that are intended to lessen the work burden for women and to keep them safe from dangerous jobs (Article 69 of Labor Law) which works against equal access to job opportunities. Work at night for women is limited to a maximum of 30 days a year and a 10 hour work day limit, thus depriving women from an increased income through overtime work.

Men and women confronted with poverty have different options available to them. For example, without household and childcare responsibilities, men are more mobile than women and may migrate on a seasonal or long-term basis in search of employment. The job market is highly segregated and average earnings of women are lower than that of men. In Jordan, the situation is exacerbated by the use of cheaper immigrant labor from other countries in industry and manufacturing, thus further limiting available jobs for women as well as men.

Women are the majority of clients of the USAID – supported microenterprise programs. Micro-businesses are an important source of income for women, and a supplement to household income. Only a small number of these businesses grow to the point to generate enough income to pull a household above the poverty line. And since many women work as unpaid family workers or in small income generating businesses that are outside the formal employment sector, women’s labor force participation is undercounted and they are less likely than men to have access to any benefits associated with formal sector jobs. This significantly decreases their ability to be independent particularly when they are faced with abandonment, divorce or domestic violence.

Women’s NGOs

Jordan has a strong and active NGOs sector. Some of the NGOs working in the country have been in existence for over twenty years and have developed clear objectives, long-term strategies, management procedures and specific areas of work. The women’s NGO sector is particularly active and sophisticated and has benefited from strong support and encouragement provided by members of the royal family, particularly Her Majesty Queen Rania and Her Highness, Princess Basma Bin Talal.

There are clear gaps in women’s access to the public sphere, relative to men and the NGO sector provides a way for women to fill that gap. Educated, ambitious women have found the NGO sector an important entry point into participation in public life. It also exonerates them from having to deal with the accountability issues that are found in public office or high level government positions.

The table below lists some of the larger Jordanian NGOs that operate on the national level and have mandates to advocate for women’s issues and/or implement programs at the grassroots. This is not a comprehensive list, but rather an illustrative list that demonstrates the depth and variety of the women’s NGO sector.

NGO	Objectives and/or Activities
<i>Jordanian Hashemite Fund for Development (JOHUD)</i>	<ul style="list-style-type: none"> The objectives of the Fund are to have a direct presence at the grassroots, provide skills and knowledge for people to improve their lives, to promote sustainable development using local resources and to provide training. They have approximately 63 community centers throughout Jordan.
<i>Jordan Forum for Business and Professional Women</i>	<ul style="list-style-type: none"> Provision of free legal counseling for women. Advocacy and lobbying to amend laws affecting women. Start up services for women planning new businesses including training.
<i>Jordan River Foundation (JRF)</i>	<p>Their major objective is to empower communities through:</p> <ul style="list-style-type: none"> Economic empowerment: Cluster village program for income-generating activities that also include design of new products, a form of production line among the villages, and marketing mechanisms. Child abuse program: prevention, intervention, training. Cultural and natural heritage.

NGOs	Objectives and/or Activities
<i>Jordan Women's Union</i>	<ul style="list-style-type: none"> The Union undertakes activities related to legal services, women's rights, violence against women, and hotline counseling. They run a shelter for physically abused women and a guest house.
<i>Jordanian National Commission for Women (JNCW)</i>	<p>A semi-governmental commission established by a Cabinet decision in 1992. They act as liaison between the government and NGOs.</p> <p>Overall objectives:</p> <ul style="list-style-type: none"> Improving the status of women and enhancing their role in national development; Increasing and encouraging the participation of women in the economy, politics, and decision-making; and, Strengthening women's legal status. <p>Current Work:</p> <ul style="list-style-type: none"> Set up the higher women's commission for elections to support all women candidates and raise public awareness. Working with the GOJ on mainstreaming gender within ministries and their strategic plans and establishing gender focal points in ministries.
<i>Mizan</i>	<ul style="list-style-type: none"> Provides legal counseling services as well as legal rights and human rights education for women in low-income communities.
<i>National Council for Family Affairs (NCFA)</i>	<ul style="list-style-type: none"> A key feature of the NCFA is its involvement in various aspects and levels that constitute, affect and influence a family's life. The NCFA conducts research on family related issues such as disadvantaged children, legislation, early childhood development, and family protection. Their mandate is to work in multiple sectors to improve the quality and level of life for the Jordanian family.
<i>Princess Basma Youth Center</i>	<ul style="list-style-type: none"> Outreach and community level programs including programs that target the youth and programs related to Information Technology training and education
<i>Queen Zein Al Sharaf Institute for Development (ZENID)</i>	<ul style="list-style-type: none"> ZENID is the implementation arm of JOHUD (Jordanian Hashemite Fund for Development) and undertakes training, qualitative research, and policy change. Provides linkage between local community and policy makers. Operates the Princess Basma Youth Centers. There are 63 centers throughout Jordan and they concentrate on three main areas: <ul style="list-style-type: none"> a. communication skills program, b. adolescent healthy-life program, c. sexual education, and d. ITC training program in partnerships with AMIR.

The National Strategy for Women outlines an agenda for advancing the status of women. The Jordanian National Commission for Women (JNCW) and the Jordan National Forum for Women provide leadership and coordination of development programs for women including working with NGOs. The Jordanian Women's Union, established in 1945, was the first women's NGO in Jordan. It was dissolved in 1975 and again in 1981 and finally reestablished in 1989. The union is financially independent and has 9 branches operating

all over Jordan with a membership of 6,000 and runs 16 centers. The Union undertakes activities related to legal services, women's rights, violence against women, and hotline counseling. They run a shelter for physically abused women and a guest house. The JNCW was established in 1992 by a decree of the Prime Minister as the official organization for women's affairs, both governmental and non-governmental. The board is headed by HRH Princess Basma and consists of representatives of several ministries including Planning, Justice, Social Development, and Labor and Rural Affairs as well as representatives of NGOs and the private sector.

A particularly interesting aspect of the implementation mechanism for the National Strategy for Women is that, unlike in most other countries where the plan is usually tasked to a gender unit in a ministry or a women's ministry, in Jordan, the government has given the job to an NGO. This has positive implications because NGOs do not suffer from the inertia that plagues bureaucracies nor do they feel compelled to maintain the status quo in order to protect their positions in the system. This advantage is apparent in Jordan, where the JNCW has been able to amend many laws in favor of women and has successfully mainstreamed gender into the work programs of several key ministries.

Legal Status

The Jordanian Constitution, along with the National Charter, acknowledges that all Jordanians are equal. However, legislation pertaining to women's rights in several areas such as the Personal Status Law, Social Security and Pension Laws negates some of the equality that is afforded under the Constitution.

Buoyed by the UN International Conference on Women in 1995 in Beijing, Jordan's National Strategy for women, implemented by the JNCW, has been able to push through extensive changes. The GOJ has amended seven laws that pertain to women's change in status. Women can now have their passport without the approval of their male guardian (father or husband); they can also pass their nationalities to their children pending the approval of the Prime Minister. The age of marriage in Jordan which was set at 15 years for females and 16 for males was changed recently to 18 years for both sexes, although judges have been given the power to allow marriage under the age of 18 with a special dispensation. Women can also seek a divorce from their husbands. However, this wife-initiated divorce has conditionalities and financial as well as social repercussions.

Several women's NGOs, such as Mizan, the Jordan Forum PBWF, and JNCW actively lobby legislators and the GOJ to further amend law pertaining to women's status in order to redress persistent inequalities. They also provide legal rights counseling services and referrals to the appropriate authorities or to specialized lawyers. The need for legal counseling services is enormous considering the inequitable standing of women under the law and the cultural traditions that marginalize women's legal and human rights within marriage and within the overall household.

Social and Political Participation

In spite of the advocacy and activism of the women's NGOs, Jordanian women's participation in the public arena is glaringly low. Compared to men, women's higher illiteracy rates, limited access to employment opportunities coupled with high fertility rates tend to perpetuate the imbalances between men and women. Women's political and decision making participation is still weak and progress to mitigate these socio-economic conditions is slow.

Though women attained the right to vote in 1974 and to run for office in 1989, only one woman has been elected in the intervening years. In the Senate (appointed by the king), the number of women increased from one woman in 1989 to two in 1993 and three in 1997. Women's participation at high levels of decision-making in both the private and public sector is marginal. In 1995, several women's NGOs made a concerted effort to promote the election of women. The effort was successful and resulted in the election of 10 women to municipalities, one of them a mayor.

A great deal of activity is currently centered around the upcoming elections, preparing women to vote and to be elected. Through pressure from civil society and other women's advocates, a quota for women office holders is in the process of being established by the GOJ (probably eight slots for women).

V. USAID/Jordan

USAID/Jordan is currently implementing an ambitious set of programs in support of the Government of Jordan's objectives of improving the quality of life of its people, alleviating poverty and propelling the country into the international economic markets. USAID/Jordan has three Strategic Objectives that respond to the major development issues facing Jordan: a population explosion, serious water scarcity and a lagging economy that cannot absorb the large number of people entering the labor market. USAID/Jordan's SOs are: SO2 "Improved Water Resources Management"; SO3 "Improved Quality of Life of Jordanian Families and Communities; and SO3: "Increased Economic Opportunities for Jordanians." These elements of the USAID program are inter-dependent and success in one will lead to improvements in the other. The multi-sectoral impacts of the Mission's projects will assist the Government of Jordan in addressing the constraints and development issues that it currently faces and that are projected to continue over the next two decades.

USAID/Jordan is in the process of evaluating all its SOs as part of developing its new country strategy for 2004-2009. The Mission is also actively participating in the U.S. Middle East Peace Initiative which is providing a framework and funding for the U.S. to work together with governments and people in the Arab world to expand economic, political and educational opportunities for all. The Initiative promotes three distinct areas for support: education, economic reform and private sector development, and

strengthening civil society. USAID/Jordan, under its new strategy, will be implementing education programs and democracy and governance programs aimed at strengthening the capacity of civil society institutions.

USAID/Jordan has been effective in integrating gender considerations into its three SOs. Each SO has achieved a different level of gender integration and, certainly, some gaps remain. Additionally, the Mission's plan to expand its portfolio to include education and democracy/governance opens up new areas for synergies and stronger gender impacts.

SO2: Improved Water Resources Management

SO2 aims to improve Jordan's ability to manage its water resources effectively. The gravest challenge facing Jordan today is the scarcity of water. Annual water demand is increasing rapidly due to the high population growth and is exacerbated by the waves of refugees from the Palestine Territories and Iraq. This immigration and economic migration has impacted Jordan's physical, social, and economic environment in general and the limited fresh-water resources and water sector infrastructure in particular. Domestic water supply is frequently interrupted during the summer months, therefore most of Jordanians store water in roofed-tanks which consequently cause serious health hazards. Decreased pressure in water pipes during the summer increases the likelihood of the introduction of contaminants into the water system network with heightened risk of water-borne diseases which is exacerbated by the fact that stored water in roofed-tanks collects bacteria. Waste water which is treated insufficiently also poses a serious health hazard as it contaminates groundwater reserves. The construction of new sewerage systems has not kept pace with the high growth of population and, moreover, the existing major sewage treatment facilities have exceeded their design capacity and thus the untreated sewage is threatening important groundwater reserves and irrigation water supplies.

This SO is on track in terms of gender integration. SO2 clearly recognizes that women are the primary water resource managers in the home and the community and that education and outreach programs being implemented to support overall achievement of the SO need to have differentiated types of interventions for men and women. The community outreach pilot program, which has not yet begun implementation, also has a solid gender theme that will serve to positively impact improved water resources management.

Community Outreach and Education

The GOJ has always identified lack of water as one of the most critical development constraints. Thus, failure to effectively manage Jordan's scarce water resources would undermine all other aspects of development. To assist the GOJ in addressing this problem, USAID/Jordan has multiple projects under the Improved Water Resource Management SO--previously known as Water Quality Improvement and Conservation. The activities of the Improved Water Resources Management SO focus on strengthening

water sector institutions, increasing efficiency in use of water resources and improving the quality of waste water. Strengthening water sector institutions involves two major tasks: technical assistance to reduce groundwater depletion and optimize the reuse of treated water and a nationwide water education and public information program aimed at changing water use behavior. To increase efficiency in groundwater protection, USAID/Jordan has watershed management programs in several areas in Jordan and a community outreach pilot program which will begin implementation shortly. The community outreach pilot program is aimed at sustaining the process of groundwater protection through public awareness and participation. USAID/Jordan's water education program, known as the Water Education and Public Information Activity (WEPIA), consists of several components including: developing interactive water education programs, launching media campaigns, and training community members for capacity building.

SO2's activities have a nation-wide impact through the improvement of the quality of life in Jordan and the reduction of health hazards caused by the contamination of groundwater. Improving the quality of waste water for use in agriculture will benefit the agricultural sector in general and women active in the sector in particular, bearing in mind that 29.5% of the female labor force is in agriculture³. The pilot outreach program will train community representatives, including women, to launch a community-based education program aimed at enforcing groundwater-protection behavior.

WEPIA has a strong gender focus in most of its activities and has provided differentiated types of interventions. Culturally, only women have unimpeded access to households other than their own. Consequently, WEPIA trained *wahat* (lay women worshippers) and gave them manuals and flip charts for use in educating other women on the water shortage situation in Jordan and on water saving practices. They also trained women to market water saving devices and provided them with educational materials for use in their demonstration of the devices, thus providing these saleswomen with an opportunity for income-generating activity. WEPIA's media campaign targeted different groups and their messages were complex and addressed water shortage in the context of population growth and health hazards. The messages were also gender sensitive, and some of them challenged the dominant gender roles in Jordan.

Recommendations

1. The pilot community outreach program strengthens the positive gender impact of all programs in this sector. One recommendation would be to extend the program from one watershed management area to all five watershed management areas. . Ideally, the training program and implementation of the community outreach component should target women from the local community as participants in the training and decision-making process.

³ Mehra, Rekha and Hilary Sims Feldstein. 1998. *Women and Development in Jordan: A Review of Current Activities and Future Opportunities*

2. WEPIA has had remarkable success in enhancing public knowledge about water scarcity in Jordan and the effective management of scarce water resources. Its various activities and media campaigns were culturally sensitive and gender differentiated. Continuation of this program, or one like it, is highly advisable and a minor recommendation would be to expand their radio programs to include skits to be aired in the morning since women usually listen to the radio while doing house work.

SO3: Improved Quality of Life of Jordanian Families and Communities

This SO, which was previously defined as “Improved Access to and Quality of Reproductive and Primary Health Care” will be redefined again under the new country strategy to reflect the broadening scope of the SO.

Under its current strategy, SO3 has been mainly focused on family planning/reproductive health (FP/RH) activities, but with components that also targets Primary Health Care (PHC), HIV/AIDS and increased rationalization of health financing systems. Pending the results of the evaluation currently being conducted of all of SO3 to inform its design under the new strategy, SO3 activities will continue to have a strong FP/RH focus but will expand to include education as well as democracy/governance (D/G) activities.

Jordan has achieved excellent results over the past two decades in decreasing fertility rates and USAID’s SO3 activities under the current strategy have contributed to this decrease. The total fertility rate in Jordan has decreased impressively from a rate of 7.3 life-time births per woman in 1976 to 4.4 in 1997 and 3.5 in 2001. The infant mortality rate is 26 deaths per 1,000 live births. The contraceptive prevalence rate in 2002, for all methods, among currently married women ages 15-49, was 56% (DHS 2002). The contraceptive discontinuation rate in the 1st year of use remains high at 42% (DHS 2002). Additionally, 67% of new mothers receive no postpartum check-up (95% have their deliveries under medical supervision). Activities under this SO have strong positive implications for long-term economic growth and also for women’s and children’s well-being.

USAID/Jordan’s FP/RH programs are now faced with the challenge of targeting and reaching the more difficult groups: poorly educated women and men, rural populations, and youth. Although the fertility rate has been steadily and impressively decreasing over the past two decades, at its current rate, the population of Jordan will have doubled by 2026. Given the severe water shortage which this country currently faces and which will escalate with a rapidly increasing population, the Office of Population and Family Health in USAID/Jordan will have to tackle the current, relatively high, fertility rate.

USAID has contributed to the decreased fertility rate and its support to the health services provision through training for health care providers and technical as well as financial support for the Jordanian Association for Family Planning and Protection (JAFPP) has been positively impacted the availability and quality of FP/RH care and counseling for

women. In order to continue this level of success, SO3 needs to now take into account the gendered context in which FP/RH decisions are made.

A study on the social environment that determines the reproductive behavior of women in a squatter area of Amman shows that while there are general expectations that impact a woman's reproductive behavior, such expectations are articulated differently according to the structure of the household (HH) within which she lives and the allocation of authority within the HH. The general expectations are conveyed by the kin group of the husband and the wife as well as by the community at large. A woman fulfills these expectations by having four to five children, at least two being males, at a fairly rapid pace. Having thus proven her fertility, a woman gains security and status in her husband's household and may start thinking of spacing her future pregnancies. A woman who does not have any source of authority other than her children will make sure to have as many children as possible⁴. Children are seen as necessary in consolidating a marriage as well as in ensuring the continuity of a family, therefore if a newly-wed wife does not get pregnant within a reasonable period, it is not merely her husband's family who will pressure her, but also her own family. Women living with her husband's family, however, experience a daily pressure from them.

The message here is that FP/RH decisions in Jordan are taken by a group of people that may include the husband, the mother-in-law, the mother and/or other members of the family. Programs targeting increased use of FP need to look at the gender differentiated relationships within the home and target them as well for education, information and, particularly, services.

Family Planning and Reproductive Health

Overall, SO3 targets women as its main beneficiaries particularly under its FP/RH programs. The model clinic of the JFPP had an all female staff that had been trained in counseling for extending RH services to its clients. JAFPP mainly concentrates on three areas: service delivery for modern contraceptive methods; Information Education and Communication campaigns to advocate FP/RH; and training programs for both private sector and public sector providers. The 19 JAFPP static clinics in Jordan are major providers of the Modern Method RH services and have contributed massively to service expansion and quality improvement. JAFPP received an endowment from USAID and is currently benefiting from USAID technical assistance on cost recovery to ensure the sustainability of the NGO and the quality of its service provision. However, the JAFPP does not have outreach capacity and is unable to reach the husbands as well as the families of the women who use the clinic. SO3 has successfully provided a competitor (the JAFPP) to the public sector in the provision of FP/RH services that is responsive, welcoming to women and of good quality.

⁴ Shami, Setenay and Taminian, Lucine. 1985. Reproductive Behavior and Child Care in Squatter Area of Amman. Population Council Papers, Cairo.

The FP/RH Communication program has conducted several impressive communication strategies using radio, print and television as mediums for targeting FP/RH-related messages to different audiences: men, youth and newly married couples. This activity has coupled its communication strategies with outreach programs that target the same populations, reinforce the messages and provide a safe environment for discussing FP/RH issues among population groups in Jordan (men and youth) that are usually ignored in FP/RH education programs and services. This program has built the capacity of certain media institutions in Jordan to develop multiple hour television and radio programs with the objective of sending particular social development related messages to marginalized segments of the population. In order to legitimize the FP/RH messages in the public's perception, the program has worked closely with Jordanian religious leaders and institutions to delineate Islam's interpretation of FP/RH. In order to conduct the outreach part of the program, they have worked with religious figures, doctors and NGOs to disseminate information.

The Higher Population Council (HPC), the Jordanian advisory body on FP/RH is now under the direct authority of the Prime Minister. They have developed a holistic and ambitious agenda that specifically highlights "promoting national recognition and support for a response to gender issues and reproductive rights." USAID's POLICY Project has been providing technical assistance to the HPC in articulating their objectives and the goals they want to achieve. Although it is currently unclear how many of their objectives and goals will be adopted by the government, the HPC with the POLICY Project's assistance has an advocacy strategy for promoting the HPC's Reproductive Health Action Plan. Additionally, a network of women's groups, the Jordan National Network for Reproductive Health, has been operationalized and has linkages to the HPC. Support to the network fulfills two objectives: advocating for reproductive health issues and participating in the policy dialogue for RH with a special emphasis on gender, human rights and adolescent issues; and building the capacity of local NGOs that have work on RH issues, thus strengthening civil society's role in the national decision-making process.

Recommendations

SO3's overarching objective for the FP/RH side of its programs is to increase Contraceptive Prevalence Rates rapidly by undertaking multiple interventions under the new strategy including: continuing outreach programs to reach difficult groups; decreasing quick discontinuation of modern methods; and working with more youth and newly married to develop positive fertility and birth spacing patterns.

1. Communication and Outreach

In order to address the demand side of family planning and reproductive health issues, it is essential to develop and operationalize outreach programs that carry FP/RH messages to the whole family. Outreach to the family in its own environment can assist the SO and its implementers in reaching men, mothers-in-law and mothers (both of whom seem to weigh in heavily on childbearing, birth spacing and family size) and the youth within the household. SO3's current communication strategy, which has incorporated gender considerations into its implementation, is coming to an end. This strategy has been

effective in reaching groups that are hard to reach and has provided a relatively comprehensive outreach program – using the media – to promote the objectives of SO3. Continuing this communication strategy program, with a specific target of providing FP/RH messages and information to difficult-to-reach segments of the population is a key gender element of SO3. Expanding the current communication and information dissemination strategy to a more holistic approach, maintaining its focus on gender differentiated messages and including general health messages (e.g., messages on purifying drinking water from storage tanks, STD prevention, and education and water conservation) can build synergies between SO2 and SO3. Another approach may be to make family planning clinics as well as other general health clinics more open to men. Strategies may have to be developed to house other, more general, health services in FP/RH specific clinics, thus bringing men into the FP/RH equation.

2. Education

SO3 is planning to expand its purview under the new strategy to include education activities. The Mission is currently exploring various types of interventions (e.g. early childhood education, teacher training, improved quality of education). Although enrollment rates are universal at the primary level and high at the lower secondary level, these rates probably mask disparities between underprivileged rural and urban contexts and, in some of these areas, gender differentials in enrollment that may favor boys or girls. An important gender concern in the education sector has to do with girls' overwhelming choice to enter the literature/art stream in upper secondary and at the university level, thus graduating with skills that are irrelevant to the job market. Both social and educational factors affect these choices. Ensuring that classroom practices and educational policies are gender-sensitive and avoid stereotyping boys and girls into traditionally gendered professions is key to fully developing and utilizing the human resource capital of any country.

In terms of FP/RH, the school can also provide an appropriate venue for reaching both boys and girls and beginning their education on the importance of RH during this crucial developmental period. Therefore, SO3 could work in conjunction with the Ministry of Education and the Ministry of Health to develop age and culture appropriate RH messages in the educational curricula. Although some RH education is currently available in schools through a general health curricula, most teachers apparently gloss over the section. These curricula can be revisited and refined for greater impact, particularly since schools are sex-segregated in Jordan. Different strategies can be used for girls and for boys to impact the necessary RH messages.

3. Democracy and Governance

a. Civil Society

The Jordan National Network for Reproductive Health is a good starting point for interventions in the democracy/governance sector. Building the capacity of NGOs that do service delivery (in different sectors) and/or advocacy and lobbying for women's issues, the poor and other marginalized populations is a crucial element of increasing participation in the development process. One programmatic option for USAID/Jordan is

to build the capacity of NGOs in the country, especially NGOs that operate outside Amman.

b. Women's Participation in the Political Process

Another area of concern for many Jordanian women's NGOs is the lack of women's participation in the political arena. Women in Jordan only obtained the right to vote in 1974 and have not yet developed the requisite experience and confidence to engage the political process in the country. One possible intervention to increase women's participation in politics could occur in the education sector. In conjunction with the Ministry of Education and perhaps a few NGOs, USAID/Jordan could develop a leadership training and/or mentoring program for young women to convey the importance of their role in the political arena and provide them with the skills to do so.

c. Women's Legal Rights

Given the limited rights afforded to women under the Personal Status Law as well as the Social Security and Pension Laws, women's legal rights is an important area of work for improving equity and democratic processes. USAID/Jordan can provide technical assistance (training, capacity building, etc.) for NGOs that work in the areas of women's legal rights. More importantly, based on discussions with several Jordanian women's NGOs, a very crucial area of work in women's legal rights is legal counseling for women and legal rights education for women. A third potential area for action in terms of women's legal rights concerns the identification of gender-specific barriers (social, legal, cultural, and attitudinal) in access to the judicial system, and the design of programs, perhaps through women's NGOs, to counter these barriers.

SO5: Increased Economic Opportunities for Jordanians

This SO has complex and large programs that are interconnected and collectively target different economic levels in the country. Projects under SO5 address the macro-level policy and regulatory environment, provide support to improve and expand the provision of effective services to both domestic and international firms, and provide microenterprises with sustainable financial services. The following is a list of the four major activities under this SO:

Project Name	Intervention Areas
<i>AMIR</i> (Achievement of Market-Friendly Initiatives and Results)	<ul style="list-style-type: none">• Microenterprise Initiative• Information and Communications Technology Initiative• Business Management Initiative• Private Sector Policy Initiative
<i>JUSBP</i> (Jordan-United States Business Partnership)	<ul style="list-style-type: none">• Business Development Services for SMEs and Professional Associations• Trade and Development Component• Quality Standards and Business Enabling Services
Aqaba Technical	<ul style="list-style-type: none">• Technical assistance for developing the Aqaba Special

Assistance Support Project	<p>Economic Zone and the ASEZ Authority and an integrated master plan for the Zone's development.</p> <ul style="list-style-type: none"> • Construction of the Aqaba International Industrial Estate (a QIZ) which will serve as a magnet for investment by labor-intensive light manufacturing companies.
Privatization Trust Fund	<ul style="list-style-type: none"> • A grant to the World Bank for provision of technical assistance to the GOJ in its privatization program.

Breaking the cycle of poverty requires new resources and economic growth at the macro level. Gender roles and relations are important factors in determining how economic growth is translated into poverty reduction and improvements in the lives of individuals. Economic growth and poverty reduction should be reflected in an improvement in the status of women. Economic growth can only have an impact on poverty if it yields expanded employment opportunities and incomes.

Economic Growth and Job Creation

Job creation, increased investment and access to credit are key components of the USAID/Jordan strategy. The analysis of employment creation should include not only number of employees, skill requirements, geographic location, but also gender – what proportion of these jobs will be filled by women or men. Gender is a factor in determining the economic and social impact of the increased employment. For example, studies have consistently shown income controlled by women is more likely to be directed to household consumption than income controlled by men. The well being of children improves more directly with increases in women's rather than men's incomes. This finding has potential implications for both poverty reduction and poverty alleviation.

USAID/Jordan's support of reform initiatives in the regulatory and legislative framework of the GOJ has led to crucial macro-level policy changes. Jordan's accession to the WTO and its Free Trade Agreement with the U.S. Government will have long-term economic, and consequently social, impacts. USAID/Jordan has provided extensive support for the launch of two new initiatives: a) Jordan Vision 2020, a private sector-led national economic strategy; and b) the REACH initiative for Jordan's information technology industry. USAID has also successfully enacted over twenty WTO-compliant laws or regulations in areas such as customs, import-export licensing, investment, product standards, agriculture, tax, and trade-related fees. Particular concessions or restrictions resulting from trade negotiations may produce different constraints on small or medium businesses than on large businesses. Macro-level policy is not gender-neutral. Because men and women fill different roles in the economy, and therefore have different interests, macro-economic changes also may be expected to affect men and women differently. Analyzing how policies impact individuals and households is an important part of the strategy process and of monitoring results and impacts.

Small and Medium Business Enterprises (SMEs)

USAID/Jordan programs to build the capacity and skills of SMEs and their managers provide business development services to SMEs and associations, ensure quality standards and business enabling services, upgrade management skills of employees and assist in developing marketing strategies for firms, particularly to expand the export market. SMEs that benefit from this technical assistance are expected to cost-share up to 25%-50%. Appropriately, given the relative lack of resources and experience, for women-owned or managed businesses, the cost-share can range from 0 to 20%.

Through activities under SO5, USAID/Jordan has also assisted in the formation of business associations (such as the Jordan-American Business Association, the Intellectual Property Association and the Dead Sea Products Manufacturers Association) and has provided training and other technical assistance to these associations to revitalize them and strengthen their impact and services.

A survey conducted by the AMIR activity in November 2001 showed that women members of small business associations have grown in both absolute numbers and as a percentage of total membership. This increased level of participation in formal sector business associations is significant given the fact that women in Jordan are relative newcomers to private sector enterprise development and that most women-owned businesses are small and found in the informal sector.

Increasing employment opportunities and entrepreneurial options for women is likely to be a key component of reducing the effects of poverty because of the way the benefits are channeled. In business development services, monitoring can include information about the extent to which women- and men- owned firms are receiving services. Equity considerations in terms of the potential for broad-based income generation or gender equity may be included as a factor in the selection of businesses.

Micro Finance Initiative (MFI)

USAID/Jordan's support to multiple MFIs, through grants, technical assistance, and financial services is aimed at promoting, strengthening, and institutionalizing the industry as well as ensuring that it is a sustainable endeavor and is based on principles of efficiency and productivity. Jordan has several NGOs, ministries and other governmental entities that have been providing small loan for income generating activities. However, these microenterprise schemes have been run more like a charity than a business possibly leading to a culture of dependency and handouts. To that end, USAID supports multiple (4) MFI institutions that are competitors:

- Microfund for Women (MFW)
- Jordan Micro Credit Company (JMCC)
- Ahli Microfinancing Company (AMC)
- Jordan Access to Credit Project (JACP)

AMIR is the umbrella activity under which initial grants to operationalize and/or strengthen the lending capacity of these institutions was provided. Technical assistance to these four institutions continues to be provided through the AMIR activity. The MFW exclusively provides loans for income-generating activities to women. JMCC, AMC and JACP have a 50% target for women beneficiaries and both the JMCC and JACP are meeting their targets as planned. In 2001, there were nearly 18,000 active borrowers in the programs. Repayment rates are at a level of 98%. The program especially targets women and provides women from poor households who need access to small amounts of credit to improve their income-generating activities.

MFW has two distinct programs: group lending and individual lending. The latter is a more recent addition to their services. In group lending, groups of women are given individual working capital loans to improve and expand their enterprises. Instead of collateral, the members comprising the group of borrowing women guarantee each other. The specific objective of MFW is to empower women as income earners and decision makers in their households and their communities and to provide poor, female entrepreneurs with access to credit on a sustainable basis. USAID's strong emphasis on developing the microfinance industry provides access to credit for the poor and particularly for women and allows women a greater control over income and expenditure of that income.

USAID will shortly implement a Business Development Service program aimed at increasing the skills of entrepreneurs in managing and sustaining their businesses. Part of the BDS program will specifically target women entrepreneurs for training in business management and marketing and accounting. The BDS services will be developed in conjunction with the Women of Baltimore adapting their curriculum and methodology. The BDS program will ensure that along with access to credit, women will also have access to services that will assist them in translating their capital to greater profits.

Jordan Poverty Alleviation Program (JPAP)

USAID/Jordan established a technical assistance unit to support the Ministry of Social Development in implementing the Poverty Alleviation Strategy that was developed nationally, was adopted by the Prime Minister and his cabinet, and has a Steering Committee comprised of the Secretary Generals of the GOJ's ministries. The strategy's main goals are:

- Achieving a basic standard of living (includes access to proper education and health services);
- Balancing population growth and resources (including natural and economic resources); and
- Developing a well-trained workforce (through skills training and attitudinal work-behavioral changes).

In general, women are more vulnerable than men to the hardships of poverty because of their lesser access to and control of resources to generate income, and their direct

responsibilities for child care and household maintenance. The USAID/Jordan Poverty Alleviation Program addresses the needs of the poorest of the poor, through assistance to the Ministry of Social Development in restructuring the National Aid Fund (NAF), establishing a database for NAF beneficiaries, developing standardized poverty measurements, supporting community outreach activities, and expanding public awareness of efforts to reduce poverty.

Through the local currency initiative, USAID has replenished the National Aid Fund that provides supplemental income to those who fall below the poverty line. This infusion of funds, along with the technical assistance provided to the Ministry of Social Development in streamlining its operations, has achieved a 40% beneficiary rate. The Ministry of Social Development is tying its supplemental income program to training and skills development to ensure that beneficiaries are able to access the labor market.

In Jordan, where extended family households are the norm, the gender-differentiated effects of poverty are less apparent than in countries where single parent and female-headed households are a clear indicator of poverty. Only 30 percent of the beneficiaries of the NAF are women and children. At the same time, the growing participation of women in the labor force in agriculture and urban micro-businesses in many cases reflects the unmet demands for household income and the subsequent reliance on women's contribution. A recent study of microenterprises showed that women-owned microenterprises located outside the home provide on average two-thirds of the household income.⁵

Cash Transfer and Local Currency Program

USAID has a Cash Transfer program that serves as an important policy lever for key reforms. Operationalization and implementation of these reforms is supported by technical assistance from USAID/Jordan through multiple mechanisms. Cash transfer funds are used to service the GOJ's foreign debt obligation. The GOJ in turn commits a local currency equivalent to the cash transfer and the local currency is programmed jointly by USAID/Jordan and the GOJ for development-related program with the Ministry of Planning as the counterpart. Most of the programs that are funded through the local currency support implementation of parts of the Social and Economic Transformation Program. Some of the programs target the grassroots level, civil society, and the poorest of the poor. The following are examples of the local currency programming.

- The Enhanced Productivity Program is a program of the Ministry of Planning that works at the grassroots level and in areas outside of metropolitan Amman. The program has three components: a) Enhanced Productivity Centers that provide business development services, training, and support to entrepreneurs; b) a Village Cluster program whereby nearby villages are clustered together and representatives of these villages participate in decision-making and implementation of programs (water, income-generation, health, etc.) to improve

⁵ Flynn and Oldham.

- the quality of the lives of their families and communities; and c) a Community Infrastructure program providing infrastructure for implementation of (a) and (b), but conditional on the participation of local populations in decision-making.
- NGO Endowment: endowing NGOs including the Jordanian Association for Family Planning and Protection (JAFPP), the Higher Population Council (HPC) and the Royal Society for the Conservation of Nature (RSCN) to enable them to operate independently and achieve sustainable financial management and planning.
 - Widely expanding the funds of the NAF (Ministry of Social Development) to reach a larger number of households that are below the poverty level.

All three of these examples have implications for key gender issues identified elsewhere in this assessment, including women's participation in political and community decision-making, programs for family planning and reproductive health, and poverty alleviations. Gender analysis and design to take account of gender-specific gaps and barriers to service delivery should be considered in expansion and extension of these valuable programs.

Recommendations

1. Given the size and scope of activities under this SO, a more rigorous and sector-specific gender analysis would greatly benefit and inform program design, development, implementation, monitoring and adjustment. International trade initiatives, the ATAS and economic and regulatory reforms may have gender different benefits and impacts that are not currently captured in SO5. Additionally, activities providing training, services, and technical assistance to promote and strengthen SMEs in Jordan also have gender differentiated implications which can only be captured through a closer study. Ideally, a gender assessment of the Economic Opportunities portfolio would occur as part of a larger sector evaluation to ensure that gender issues are integrated into the process from the very beginning.
2. Understanding the linkages between the macro-level, the SME and the micro-level. Trade, economic regulatory reforms and other macro-level programs and initiatives have implications for overall economic growth and business development at all levels. For example, trade and economic programs resulting from the FTA between the USG and the GOJ could have an impact on product prices (such as food, pharmaceuticals, etc.) and this, invariably, leads to gender differentiated impacts, as a result of women's specific responsibility for childcare and household maintenance.
3. Gender analysis included in the selection and design process of sector specific activities. The purpose is to put a gender lens in place in the design of the activity as a tool for increasing impact, and monitoring for gender-specific results.

4. SO5's support to the Royal Conservatory Nature Society is a very interesting initiative. Providing training in arts and crafts skills to inhabitants, particularly women, in the area so that they would have an alternative source of income to farming and hunting from the land, demonstrates a holistic and integrated gender and ecologically sound approach to development that should be continued.
5. The Enhanced Productivity Program under the Cash Transfer and Local Currency Program operates in rural areas under the aegis of the Ministry of Planning and seem to have had, from anecdotal references, a revitalizing affect on the communities where it is being implemented. Continuing to leverage resources for such programs has strong impact on economic development outside Amman and the participation of both men and women in these programs.

VI. Next Steps

The integration or mainstreaming of gender considerations in USAID programs is an ongoing process throughout the project cycle. The ADS requires that gender analysis be a part of the strategy development process so that gender roles and relations that will affect program results or be affected by them are identified up front. Gender integration at the planning stage makes it possible to include gender differentiated impacts at all levels of program results and impacts. Including gender impacts as a part of the evaluation, after the fact, is difficult and often not meaningful. Data are not available and gender is treated as a side issue, peripheral to the main event.

Gender analysis and integration should be pursued within sectoral programming of each SO. Gender integration means that gender analysis is a part of each sectoral assessment. It may also be useful to become familiar with the gender mainstreaming strategies being taken by government counterparts and NGOs. It is important to realize that gender integration is not a one-time requirement. It is an on-going and variable process intended to be an integral part of the way USAID goes about its work.

The ADS requires that gender analysis be carried into the indicators and Program Monitoring Plan (PMP) – when and where appropriate. Therefore, developing one or more people-level indicators, disaggregated for men and women is an important part of the gender mainstreaming process. Given that gender integration should be part of the whole strategy cycle, from program design, to implementation, to monitoring and finally to evaluation at the SO level, ensuring ADS compliance on gender mainstreaming is a responsibility that can best be managed within the Program Office since the PO has equal access to all sectors, their programming and their results. This would ensure a more systematic approach to gender mainstreaming in the Mission's programs at all levels.

The ADS also specifies that each RFP and RFA include a requirement that bidders take account of gender considerations in their proposals, and that the adequacy of their approach to gender issues be a part of the evaluation criteria for the bids. In most cases, the SO team will need to develop the sector specific- or activity- specific gender analysis

in more depth than what is provided by this gender analysis. SO teams could seek TA on an on-going basis from local specialists with gender and sectoral experience. By including gender as a regular part of the project, SO teams can catch problems as they develop and get credit for successes in this area.

Gender integration in programming does not change the SO team's task or approach. Gender integration means that gender relations are incorporated into existing processes and should involve primarily in-house expertise, supplemented by knowledge and experience of counterpart and partner organizations.

The Office of Women in Development (EGAT/WID) has recently awarded an IQC to six consortia to provide missions with a vehicle to access technical assistance and training for gender integration across the spectrum of programs. The task order USAID/Jordan accessed for the gender analysis is also available for assistance in sector specific activities and training. A separate task order for women's legal rights also may be relevant for USAID/Jordan activities (for more information on these resources, contact Shirley Toth in EGAT/WID).

ANNEX A

Scope of Work for USAID/Jordan Gender Analysis January 14, 2003

I. Background

The Government of Jordan (GOJ), led by King Abdullah II, has embarked on a program of far-reaching economic and social-sector reforms. A multi-faceted plan to accelerate the national social and economic transformation in Jordan is based on an aggressive growth budget over the next four years. This process is designed to maintain Jordan's macroeconomic stability and strengthen its credibility with the international financial community. USAID/Jordan is well positioned to assist in this ambitious undertaking and to support Jordan as a key ally and development partner through efforts in population and family health, water resources, and economic opportunities for Jordanians.

The population of Jordan is 5.1 million. This is over nine times the population in 1952 when the United States began providing economic assistance. While the total fertility rate has declined from 7.3 children per family in 1976 to 3.5 in 2001, the current natural rate of increase is 2.3%, with a total population growth rate of 2.8%. This will lead to a doubling of the population by about the year 2027. This high population growth rate places severe demands on Jordan's limited water resources and is a key factor in the current high rates of unemployment and under-employment.

Jordan is one of the ten most water-deprived countries on earth. Ninety percent of Jordan receives less than eight inches of rain annually. Of that, 90% is lost to evaporation. As a result of three years of drought, reservoirs which should contain 178 mcm of water contain only 37 mcm. Water is scarce in the entire region and will continue to be a critical issue for peace and economic development for decades to come.

In 2002, there will be 37,000 new entrants to the work force. With unemployment currently at 14.9% and rising since September 11th, and with "under-employment" adding perhaps another 5%, there will be few employment opportunities for these new entrants without faster economic growth and labor market reforms. In addition, the "safety valve" of employment in the Arabian Gulf is disappearing, placing a burden on the domestic economy. With 50.5% of Jordan's population currently under age 20 and almost 40% below the age of 15, the situation will only get worse.

USAID/Jordan's program focuses on three strategic objectives (SOs):

- SO2: Improved Water Resources Management;
- SO3: Improved Access to and Quality of Reproductive and Primary HealthCare;
- SO5: Increased Economic Opportunities for Jordanians.

At the higher funding level, USAID/Jordan does not plan to add any new strategic objectives. However, it will expand the scope of activities to include social sector issues related to education, population, and family health.

The current USAID/Jordan Country Strategy took effect in 1997 and was extended in 2000. USAID/Jordan is currently developing its new Country Strategy for the period of 2004 – 2009. An important component of this effort is the completion of the Gender Analysis, which is both necessary for the Mission and required under the ADS 200 Series.

II. Purpose of Work

The purpose of this scope of work is to provide USAID/Jordan with a gender analysis of its three SOs and the programs that are being implemented to achieve these objectives. A two person consultant team will work closely with Mission staff and program implementers to assess the existing USAID program portfolio, outline the main areas where gender and/or other issues exist, and formulate detailed recommendations on how gender considerations can be integrated into the Mission's current and future country programs.

III. Tasks

The primary tasks of the consultants are to carry out a Gender Assessment by:

- Assessing the Mission's present and proposed strategic frameworks, results framework, and the program portfolio and assess potential gender and other issues in a future portfolio and/or strategic framework.
- Producing an assessment of possible entry-points for incorporation of gender and other considerations in carryover activities and potential new programs of the new strategy. The assessment is to be organized and shaped by:
 - USAID/Jordan Results Framework;
 - Agency and Mission's approach to mainstreaming gender; and,
 - USAID's evolving 2004-2009 Strategic Plan.

Nina Etyemezian will serve as Team Leader for the Gender Analysis Consultancy. She will be:

1. contact person for the USAID/Jordan;
2. responsible for the deliverable.

IV. Methodology

1. Review relevant Mission including the current Strategic Plan, strategic planning documents developed to date, Congressional Budget Justification/Annual Report and background information on gender issues in Jordan.
2. The consultants will interview the following people/organizations and collect related information as identified by the Mission:
 - Members of the Missions' SOs and other key Mission staff.
 - A sample of USAID implementers, as identified by the Mission.

- A sample of USAID-funded NGOs, as identified by the Mission.
 - A sample of other NGOs, labor groups, etc., as identified by the Mission.
 - Major donors or other international organizations which have important gender programs in Jordan, as identified by the Mission.
 - A sample of Government of Jordan representatives, as identified by the Mission.
3. The work carried out under this assignment will serve as the basis for meeting the ADS requirement for gender analysis in the strategy preparation process.

V. Level of Effort

Tasks	Nina Etyemezian	Lucine Taminian
Preparatory Work	2	
Interviews and Data Collection	11	11
Report Writing	4	4
Finalizing Report	3	1
Total Days	20	16

The two consultants will collaborate on the broader gender assessment, but will divide responsibilities for the specific sector areas.

Deliverables

- A draft of the report shall be submitted to the Mission upon completion of fieldwork and before departure from country.
- The Mission will provide comments to the consultants and the final report will incorporate these comments. The final report will be submitted to the Mission within 15 days of receiving Mission comments, but no later than March 8, 2003.

Performance Period

This work will begin on/about January 20, 2003 and will be completed no later than March 8, 2003.

ANNEX B

PERSONS CONSULTED and/or INTERVIEWED

1. USAID/Jordan

Toni Christiansen-Wagner, Mission Director

Office of Program Management

Debra I. Mosel, Deputy Director

Mohammad A. Yassien, Senior Program Officer

Khalid A. Al-Naif, Regional Economic and Finance Advisor

Office of Water Resources and Environment

James Franckiewicz, Director

Setta T. Abu-Jamra, Project Management Specialist

Office of Population and Family Health

Dr. Salwa Bitar Qteit, Senior Project Management Specialist

Dr. Sana Naffa, Project Management Specialist and WID Officer

Economic Opportunities Office

Jim N. Barnhart, Director

James A. Schill, Private Sector Advisor

Jamal Al-Jabiri, Project Management Specialist, Private Sector

Arwa A. Hamdieh, Project Management Specialist

Maha Moussa, Project Management Assistant

2. Government of Jordan

Her Excellency Dr. Rowaida al-Ma'aitah, Minister, Ministry of Social Development

Dr. Hala Latouf, Secretary General, Ministry of Planning

3. Other Donors

CIDA – Reem M. Aslan, Canada Fund Coordinator

UNICEF – Mona Idris, Project Officer/Monitoring and Evaluation

UNIFEM – Shireen Shukri, Regional Advisor

UNFPA, Country Technical Service – Faizah BenHaddid, Gender, Socio-Cultural Specialist.

4. USAID/Jordan Project and Activities

AMIR (Achievement of Market-Friendly Initiatives and Results Program)

Terry Kristalsky, Team Leader, Microenterprise Initiative

Suhair Khatib, Business Management Specialist

Sherry Youssef, ICTI Market Linkages Specialist

Commercial Market Strategies (CMS)

Michael H. Bernhart, Resident Advisor
Hanan J. Sboul, Pharmacy Programs Director
Linda Dawood, Media Program Director
Nuf al-`Umari, Outreach Program Director.

IMPACT Project (HIV/AIDS)

Basma Khraisat, Country Director

Jordan Poverty Alleviation Program

Janet Hansen, Chief of Party
Salma Jaouni, Deputy of Chief Party
Ruba Attalah, Senior Staff, Family Issues and Special Needs

Jordan-United States Business Partnership (JUSBP)

Maha Shawareb, Manager, Business Support Organizations
Nayef Z. Stetieh, Director, Business Development, SME & BSO Assistance
Caroline Haddad Ayoub, Project Manager.

FP/RH Communication for Behavior Change Program

Dr. Soliman Farah, Resident Advisor

Water Efficiency and Public Information for Action (WEPIA)

Mona Grieser, Chief of Party

Water Quality Management Project

Mihran K. Meserlian, Deputy Project Manager

5. Jordanian NGOS

Center for Guidance and Counseling for Family Affairs

Nadia Bushnaq, Director
Nuha Al-Makhzumi, Human Rights and Counseling Advisor

Jordan Forum for Business and Professional Women

Wijdan El-Saket, President
Hanan Al-Qennah, Executive Director

Jordan River Foundation

Maha Khatib, Director General

Jordanian Association for Family Planning

Fu`ad al-Hassan, Community Outreach program Director
Ihsan al-Nazir, Doctor of Model Clinic
Salma al-Zu`bi, Quality Assurance Coordinator.

The Jordanian National Commission for Women

Amal Sabbagh, Secretary General

Salwa Nasser, NGO Coordinator

Mizan, Law Group for Human Rights

Asma Khader, Advocate

Microfund for Women (MFW)

Bassam Khanfar, General Manager

Arije F. Al-Amad, Operations Manager

Shihnaz Saqr, Area Supervisor, Raghdan

Aisha Al-Nadi, Credit Agent, Raghdan

National Council for Family Affairs (NCFA)

Samar Haj Hassan, Assistant Secretary General

Widad Adas, Human Development Researcher

The Queen Zein Al Sharaf Institute for Development

Eman Nimri, Director

Princess Basma Youth Center

Dana Dajani, Director

Dina Al-Jamal, Program Manager, Net-Corps Jordan

6. Other

Al-Urdun Al-Jadid Research Center

Hani Hourani, Director

Hussein Abu Rumman, Executive Director

Today Chocolates

Linda Hundaileh, General Manager

Public Affairs Office

Haynes Mahoney, Counselor for Press and Cultural Affairs

Nadia Alami, Programs Specialist

ANNEX C

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